



CASE NO. 14-08561 MCF

CHAPTER 13

/s/ Amarilys Colon Fernandez  
AMARILYS COLON FERNANDEZ  
Joint Debtor

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. 14-08561

CAEZ CRUZ, CARMELO & COLON FERNANDEZ, AMARILYS

Chapter 13

Debtor(s)

AMENDED CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: <input type="checkbox"/> PRE <input type="checkbox"/> POST-CONFIRMATION		<input checked="" type="checkbox"/> AMENDED PLAN DATED: <u>09/23/15</u> Filed by: <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other	
<b>I. PAYMENT PLAN SCHEDULE</b>		<b>II. DISBURSEMENT SCHEDULE</b>	
$\$ 500.00 \times 12 = \$ 6,000.00$ $\$ 885.00 \times 48 = \$ 42,480.00$ $\$ \times = \$$ $\$ \times = \$$ $\$ \times = \$$ <b>TOTAL: \$ 48,480.00</b>		A. ADEQUATE PROTECTION PAYMENTS OR \$ B. SECURED CLAIMS: <input type="checkbox"/> Debtor represents no secured claims. <input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows: 1. <input checked="" type="checkbox"/> Trustee pays secured ARREARS: Cr. <u>BAYVIEW LOAN SEI</u> Cr. # <u>CLAIM 5-2</u> # \$ <u>23,365.75</u> \$ 2. <input checked="" type="checkbox"/> Trustee pays IN FULL Secured Claims: Cr. <u>DEPARTMENT OF TI</u> Cr. # <u>CLAIM 8</u> # \$ <u>0.53</u> \$ 3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL: Cr. Cr. Cr. # # # \$ \$ \$ 4. <input type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder: 5. <input type="checkbox"/> Other: 6. <input checked="" type="checkbox"/> Debtor otherwise maintains regular payments directly to: <u>BAYVIEW LOAN SEI</u> C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2) D. UNSECURED CLAIMS: Plan <input type="checkbox"/> Classifies <input checked="" type="checkbox"/> Does not Classify Claims. 1. (a) Class A: <input type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: <input type="checkbox"/> Paid 100% / <input type="checkbox"/> Other: Cr. Cr. Cr. # # # \$ \$ \$ 2. Unsecured Claims otherwise receive PRO-RATA disbursements.	
Additional Payments: \$ to be paid as a LUMP SUM within with proceeds to come from: <input type="checkbox"/> Sale of Property identified as follows: <input type="checkbox"/> Other: Periodic Payments to be made other than, and in addition to the above: \$ x = \$ <b>PROPOSED BASE: \$ 48,480.00</b>		OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.) See Continuation Sheet	
<b>III. ATTORNEY'S FEES</b> (Treated as § 507 Priorities) Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$ <u>2,000.00</u>			
Signed: <u>/s/ CARMELO CAEZ CRUZ</u> Debtor  <u>/s/ AMARILYS COLON FERNANDEZ</u> Joint Debtor			

Attorney for Debtor Juan C Bigas

Phone: (787) 259-1000

AMENDED CHAPTER 13 PAYMENT PLAN

IN RE CAEZ CRUZ, CARMELO & COLON FERNANDEZ, AMARILYS

Debtor(s)

Case No. 14-08561

AMENDED CHAPTER 13 PAYMENT PLAN

Continuation Sheet - Page 1 of 2

	Cr	#	\$
Exeutory Contracts - Assumed:	NELLY RODRIGUEZ I		

IN RE CAEZ CRUZ, CARMELO & COLON FERNANDEZ, AMARILYS

Debtor(s)

Case No. 14-08561

AMENDED CHAPTER 13 PAYMENT PLAN

Continuation Sheet - Page 2 of 2

ORDER OF DISTRIBUTION TO BE MADE BY TRUSTEE:

- ATTORNEY'S FEES PURSUANT TO 11 USC 330

- TAX REFUND, IF ANY, WILL BE DEVOTED EACH YEAR, AS PERIODIC PAYMENTS, TO THE PLAN'S FUNDING UNTIL PLAN COMPLETION. THE TENDER OF SUCH PAYMENTS SHALL DEEM THE PLAN MODIFIED BY SUCH AMOUNT, INCREASING THE BASE THEREBY WITHOUT THE NEED OF FURTHER NOTICE, HEARING OR COURT ORDER. IF NEED BE FOR THE USE BY DEBTOR(S) OF A PORTION OF SUCH REFUND, DEBTOR(S) SHALL SEEK COURT'S AUTHORIZATION PRIOR TO ANY USE OF FUNDS.

- TRUSTEE ALREADY PAID THE AMOUNT OF \$2,151.90 TO RELIABLE. TRUSTEE WILL NOT MAKE ANY ADDITIONAL DISBURSEMENTS TO RELIABLE'S CLAIM #1 SINCE THE VEHICLE WAS INVOLVED IN AN ACCIDENT AND THE CAR INSURANCE PAID OFF. *Trustee will not distribute additional monies to claim 1-1 and 1-2.*

-SUBORDINATE THE PAYMENTS TO THE STUDENT LOANS IN FAVOR OF GENERAL UNSECURED CLAIMS SINCE STUDENTS LOANS ARE NONE DISCHARGABLE. TRUSTEE WILL NOT MAKE ANY DISBURSEMENT TO CLAIM # 7.

- STEP UP PAYMENT WILL PROCEED FROM DEBTORS EXPECTED NEW JOB INCOME

Label Matrix for local noticing  
0104-3  
Case 14-08561-MCF13  
District of Puerto Rico  
Old San Juan  
Tue Sep 22 13:43:10 AST 2015

BAYVIEW LOAN SERVICING, LLC  
PO BOX 11750  
FERNANDEZ JUNCOS STATION  
SAN JUAN, PR 00910-2850

RELIABLE FINANCIAL SERVICES  
PO BOX 21382  
SAN JUAN, PR 00928-1382

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

ABE  
PO BOX 364267  
SAN JUAN, PR 00936-4267

AMARILYS COLON FERNANDEZ  
URB BAIROA GOLDEN GATES  
CALLE C-11  
CAGUAS, PR 00727

BAYVIEW LOAN SERVICING  
4425 PONCE DE LEON 5TH FL  
CORAL GABLES, FL 33146-1837

CARMELO CABEZ CRUZ  
URB BAIROA GOLDEN GATES  
CALLE C-11  
CAGUAS, PR 00727

CRIM  
PO BOX 195387 SAN JUAN PR 00919-5387

Department of Treasury  
Bankruptcy Section (424)  
P.O. Box 9024140  
San Juan PR 00902-4140

ECMC  
PO BOX 16408  
St. Paul, MN 55116-0408

JUAN C BIGAS  
PO BOX 7011  
PONCE PR 00732-7011

HCO FINANCIAL SYSTEMS OF PR  
PO BOX 15520  
WILMINGTON, DE 19850-5520

(p)SPRINT NEXTEL CORRESPONDENCE  
ATTN BANKRUPTCY DEPT  
PO BOX 7949  
OVERLAND PARK KS 66207-0949

U.S. Department of Education  
PO Box 16448  
St. Paul, MN 55116-0448

ALEJANDRO OLIVERAS RIVERA  
ALEJANDRO OLIVERAS CHAPTER 13 TRUS  
PO BOX 9024062  
SAN JUAN, PR 00902-4062

JUAN CARLOS BIGAS VALEDON  
JUAN C BIGAS LAW OFFICE  
PO BOX 7011  
PONCE, PR 00732-7011

MONSITA LECAROS ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

(d)RELIABLE FINANCIAL SERVICES, INC.  
P.O. BOX 21382  
SAN JUAN, PR 00928-1382

Sprint Corp.  
Attn Bankruptcy Dept  
PO Box 7949  
Overland Park KS 66207-0949

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)AMARILYS COLON FERNANDEZ  
URB BAIROA GOLDEN GATES  
CALLE C-11  
CAGUAS, PR 00727

(d)CARMELO CABEZ CRUZ  
URB BAIROA GOLDEN GATES  
CALLE C-11  
CAGUAS, PR 00727

End of Label Matrix  
Mailable recipients 17  
Bypassed recipients 2  
Total 19